

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

| | | |
|----------------------------|--|---------------------------|
| In re: | | § Case No. 12-09531-RLM-7 |
| | | § |
| JAVIER FRANCISCO CONTRERAS | | § |
| | | § |
| | | § |
| Debtor | | § |

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/09/2012. The undersigned trustee was appointed on 08/09/2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$5,956.00

Funds were disbursed in the following amounts:

| | |
|--|---|
| Payments made under an interim distribution | <u style="float: right;">\$0.00</u> |
| Administrative expenses | <u style="float: right;">\$0.00</u> |
| Bank service fees | <u style="float: right;">\$48.12</u> |
| Other Payments to creditors | <u style="float: right;">\$0.00</u> |
| Non-estate funds paid to 3 rd Parties | <u style="float: right;">\$0.00</u> |
| Exemptions paid to the debtor | <u style="float: right;">\$2,331.01</u> |
| Other payments to the debtor | <u style="float: right;">\$0.00</u> |
| Leaving a balance on hand of ¹ | <u style="float: right;">\$3,576.87</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/21/2013 and the deadline for filing government claims was 02/05/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$906.25. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$906.25, for a total compensation of \$906.25². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$79.92, for total expenses of \$79.92.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/29/2013

By: /s/ Elliott D. Levin
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM I
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 12-09531-RLM-7Case Name: CONTRERAS, JAVIER FRANCISCOFor the Period Ending: 10/29/2013Trustee Name: Elliott D. LevinDate Filed (f) or Converted (c): 08/09/2012 (f)§341(a) Meeting Date: 09/26/2012Claims Bar Date: 03/21/2013

| 1 | 2 | 3 | 4 | 5 | 6 | |
|---|---|-----------------------------------|--|--|--|---|
| Ref. # | Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Value | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA =§ 554(a) abandon. | Sales/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1 | 817 SUMMITCREST DRIVE, INDIANAPOLIS, IN 46241 | \$107,700.00 | \$0.00 | OA | \$0.00 | FA |
| 2 | CASH | \$30.00 | \$0.00 | OA | \$0.00 | FA |
| 3 | CHECKING ACCOUNT ENDING #279-1, HELD AT HORIZON ONE CREDIT UNION | \$171.33 | \$0.00 | OA | \$0.00 | FA |
| 4 | SAVINGS ACCOUNT ENDING #279-0, HELD AT HORIZON ONE CREDIT UNION | \$0.00 | \$0.00 | OA | \$0.00 | FA |
| 5 | HOUSEHOLD GOODS AND FURNISHINGS | \$1,500.00 | \$0.00 | OA | \$0.00 | FA |
| 6 | DVDS, CDS, BOOKS, FAMILY PHOTOS, OTHER KEEPSAKES | \$100.00 | \$0.00 | OA | \$0.00 | FA |
| 7 | CLOTHING | \$200.00 | \$0.00 | OA | \$0.00 | FA |
| 8 | BICYCLE (\$25) AND CAMERA (\$25) | \$50.00 | \$0.00 | OA | \$0.00 | FA |
| 9 | TERM LIFE INSURANCE POLICY PROVIDED BY AMERICAN FAMILY LIFE INSURANCE COMPANY | \$0.00 | \$0.00 | OA | \$0.00 | FA |
| 10 | 2002 CHEVROLET GRAND AM MILEAGE: 120,000 | \$1,000.00 | \$0.00 | OA | \$0.00 | FA |
| 11 | 2001 DODGE DURANGO MILEAGE: 115,000 | \$2,000.00 | \$0.00 | OA | \$0.00 | FA |
| 12 | 2001 LINCOLN TOWNCAR MILEAGE: 113,000 | \$2,000.00 | \$0.00 | OA | \$0.00 | FA |
| 13 | 2012 FEDERAL & STATE TAX REFUNDS (u) | Unknown | Unknown | | \$5,956.00 | FA |
| TOTALS (Excluding unknown value) | | | | | Gross Value of Remaining Assets | |
| | | \$114,751.33 | \$0.00 | | \$5,956.00 | \$0.00 |

FORM I
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit A

Case No.: 12-09531-RLM-7
Case Name: CONTRERAS, JAVIER FRANCISCO
For the Period Ending: 10/29/2013

Trustee Name: Elliott D. Levin
Date Filed (f) or Converted (c): 08/09/2012 (f)
§341(a) Meeting Date: 09/26/2012
Claims Bar Date: 03/21/2013

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|-----------------------------------|--|--|--|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Value | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA =§ 554(a) abandon. | Sales/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |

Initial Projected Date Of Final Report (TFR): 08/01/2013

Current Projected Date Of Final Report (TFR):

/s/ ELLIOTT D. LEVIN

ELLIOTT D. LEVIN

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-09531-RLM-7
Case Name: CONTRERAS, JAVIER FRANCISCO
Primary Taxpayer ID #: **-***9251
Co-Debtor Taxpayer ID #:
For Period Beginning: 8/9/2012
For Period Ending: 10/29/2013

Trustee Name: Elliott D. Levin
Bank Name: Bank of Texas
Checking Acct #: *****2186
Account Title: Contreras Checking
Blanket bond (per case limit): \$0.00
Separate bond (if applicable):

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|----------------------------------|----------------|---------------------------|--|----------------------|------------|-----------------|------------|
| Transaction Date | Check / Ref. # | Paid to/ Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |
| 04/15/2013 | (13) | United States Treasury | Federal tax refund | 1224-000 | \$5,956.00 | | \$5,956.00 |
| 04/19/2013 | 3001 | JAVIER CONTRERAS | Return of debtor's portion of tax refund | 8100-002 | | \$2,331.01 | \$3,624.99 |
| 04/30/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$4.34 | \$3,620.65 |
| 05/31/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$8.14 | \$3,612.51 |
| 06/28/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$5.64 | \$3,606.87 |
| 07/31/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$10.00 | \$3,596.87 |
| 08/30/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$10.00 | \$3,586.87 |
| 09/30/2013 | | Bank of Texas | Account Analysis Fee | 2600-000 | | \$10.00 | \$3,576.87 |
| TOTALS: | | | | | \$5,956.00 | \$2,379.13 | \$3,576.87 |
| Less: Bank transfers/CDs | | | | | \$0.00 | \$0.00 | |
| Subtotal | | | | | \$5,956.00 | \$2,379.13 | |
| Less: Payments to debtors | | | | | \$0.00 | \$2,331.01 | |
| Net | | | | | \$5,956.00 | \$48.12 | |

For the period of 8/9/2012 to 10/29/2013

| | |
|--|------------|
| Total Compensable Receipts: | \$5,956.00 |
| Total Non-Compensable Receipts: | \$0.00 |
| Total Comp/Non Comp Receipts: | \$5,956.00 |
| Total Internal/Transfer Receipts: | \$0.00 |
| | |
| Total Compensable Disbursements: | \$48.12 |
| Total Non-Compensable Disbursements: | \$2,331.01 |
| Total Comp/Non Comp Disbursements: | \$2,379.13 |
| Total Internal/Transfer Disbursements: | \$0.00 |

For the entire history of the account between 04/15/2013 to 10/29/2013

| | |
|--|------------|
| Total Compensable Receipts: | \$5,956.00 |
| Total Non-Compensable Receipts: | \$0.00 |
| Total Comp/Non Comp Receipts: | \$5,956.00 |
| Total Internal/Transfer Receipts: | \$0.00 |
| | |
| Total Compensable Disbursements: | \$48.12 |
| Total Non-Compensable Disbursements: | \$2,331.01 |
| Total Comp/Non Comp Disbursements: | \$2,379.13 |
| Total Internal/Transfer Disbursements: | \$0.00 |

FORM 2**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 12-09531-RLM-7
 Case Name: CONTRERAS, JAVIER FRANCISCO
 Primary Taxpayer ID #: **-***9251
 Co-Debtor Taxpayer ID #: _____
 For Period Beginning: 8/9/2012
 For Period Ending: 10/29/2013

Trustee Name: Elliott D. Levin
 Bank Name: Bank of Texas
 Checking Acct #: *****2186
 Account Title: Contreras Checking
 Blanket bond (per case limit): \$0.00
 Separate bond (if applicable): _____

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |
|------------------|----------------|---------------------------|----------------------------|----------------------|---------------|--------------------|---------|
| Transaction Date | Check / Ref. # | Paid to/ Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |
| | | | | | | | |

| TOTAL - ALL ACCOUNTS | NET DEPOSITS | NET DISBURSE | ACCOUNT BALANCES |
|----------------------|--------------|-----------------|---------------------|
| | \$5,956.00 | \$2,379.13 | \$3,576.87 |

For the period of 8/9/2012 to 10/29/2013

| | |
|--|------------|
| Total Compensable Receipts: | \$5,956.00 |
| Total Non-Compensable Receipts: | \$0.00 |
| <hr/> | |
| Total Comp/Non Comp Receipts: | \$5,956.00 |
| Total Internal/Transfer Receipts: | \$0.00 |
| <hr/> | |
| Total Compensable Disbursements: | \$48.12 |
| Total Non-Compensable Disbursements: | \$2,331.01 |
| <hr/> | |
| Total Comp/Non Comp Disbursements: | \$2,379.13 |
| Total Internal/Transfer Disbursements: | \$0.00 |

For the entire history of the case between 08/09/2012 to 10/29/2013

| | |
|--|------------|
| Total Compensable Receipts: | \$5,956.00 |
| Total Non-Compensable Receipts: | \$0.00 |
| <hr/> | |
| Total Comp/Non Comp Receipts: | \$5,956.00 |
| Total Internal/Transfer Receipts: | \$0.00 |
| <hr/> | |
| Total Compensable Disbursements: | \$48.12 |
| Total Non-Compensable Disbursements: | \$2,331.01 |
| <hr/> | |
| Total Comp/Non Comp Disbursements: | \$2,379.13 |
| Total Internal/Transfer Disbursements: | \$0.00 |

/s/ ELLIOTT D. LEVINELLIOTT D. LEVIN

Case No. 12-09531-RLM-7
 Case Name: CONTRERAS, JAVIER FRANCISCO
 Claims Bar Date: 03/21/2013

Trustee Name: Elliott D. Levin
 Date: 10/29/2013

| Claim No.: | Creditor Name | Claim Date | Claim Class | Claim Status | Uniform Tran Code | Scheduled Amount | Claim Amount | Amount Allowed | Amount Paid | Interest | Tax | Net Remaining Balance |
|------------|--|------------|-------------------------------|--------------|-------------------|------------------|--------------|----------------|-------------|----------|--------|-----------------------|
| 1 | WELLS FARGO CARD SERVICES 1 Home Campus 3rd Floor Des Moines IA 50328 | 12/31/2012 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$851.55 | \$851.55 | \$0.00 | \$0.00 | \$0.00 | \$851.55 |
| 2 | HORIZON ONE FCU 610 Drover Street Indianapolis IN 46221 | 01/10/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$1,479.71 | \$1,479.71 | \$0.00 | \$0.00 | \$0.00 | \$1,479.71 |

Claim Notes: (2-1) MONIES LOANED

| | | | | | | | | | | | | |
|---|--|------------|-------------------------------|---------|----------|--------|------------|------------|--------|--------|--------|------------|
| 3 | CITIFINANCIAL P. O. Box 70923 Charlotte NC 28272 | 01/25/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$7,661.02 | \$7,661.02 | \$0.00 | \$0.00 | \$0.00 | \$7,661.02 |
| 4 | CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | 02/17/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$246.89 | \$246.89 | \$0.00 | \$0.00 | \$0.00 | \$246.89 |
| 5 | CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | 02/17/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$247.88 | \$247.88 | \$0.00 | \$0.00 | \$0.00 | \$247.88 |
| 6 | CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | 02/17/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$906.60 | \$906.60 | \$0.00 | \$0.00 | \$0.00 | \$906.60 |

Case No. 12-09531-RLM-7
 Case Name: CONTRERAS, JAVIER FRANCISCO
 Claims Bar Date: 03/21/2013

Trustee Name: Elliott D. Levin
 Date: 10/29/2013

| Claim No.: | Creditor Name | Claim Date | Claim Class | Claim Status | Uniform Tran Code | Scheduled Amount | Claim Amount | Amount Allowed | Amount Paid | Interest | Tax | Net Remaining Balance |
|------------|--|------------|-------------------------------|--------------|-------------------|------------------|--------------|----------------|-------------|----------|--------|-----------------------|
| 7 | CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605 | 02/17/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$1,100.19 | \$1,100.19 | \$0.00 | \$0.00 | \$0.00 | \$1,100.19 |
| 8 | ECAST SETTLEMENT CORPORATION Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712 | 02/27/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$1,058.34 | \$1,058.34 | \$0.00 | \$0.00 | \$0.00 | \$1,058.34 |
| 9 | ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262 | 03/11/2013 | General Unsecured § 726(a)(2) | Allowed | 7100-000 | \$0.00 | \$1,818.48 | \$1,818.48 | \$0.00 | \$0.00 | \$0.00 | \$1,818.48 |

\$15,370.66 \$15,370.66 \$0.00 \$0.00 \$0.00 \$0.00 \$15,370.66

Case No. 12-09531-RLM-7
Case Name: CONTRERAS, JAVIER FRANCISCO
Claims Bar Date: 03/21/2013

Trustee Name: Elliott D. Levin
Date: 10/29/2013

CLAIM CLASS SUMMARY TOTALS

| Claim Class | Claim Amount | Amount Allowed | Amount Paid | Interest | Tax | Net Remaining Balance |
|-------------------------------|--------------|----------------|-------------|----------|--------|-----------------------|
| General Unsecured § 726(a)(2) | \$15,370.66 | \$15,370.66 | \$0.00 | \$0.00 | \$0.00 | \$15,370.66 |

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 12-09531-RLM-7
 Case Name: JAVIER FRANCISCO CONTRERAS
 Trustee Name: Elliott D. Levin

Balance on hand: \$3,576.87

Claims of secured creditors will be paid as follows: NONE

| | |
|--|-------------------|
| Total to be paid to secured creditors: | <u>\$0.00</u> |
| Remaining balance: | <u>\$3,576.87</u> |

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------------------------|-----------------|--------------------------|------------------|
| Elliott D. Levin, Trustee Fees | \$906.25 | \$0.00 | \$906.25 |
| Elliott D. Levin, Trustee Expenses | \$79.92 | \$0.00 | \$79.92 |

| | |
|---|-------------------|
| Total to be paid for chapter 7 administrative expenses: | <u>\$986.17</u> |
| Remaining balance: | <u>\$2,590.70</u> |

Applications for prior chapter fees and administrative expenses have been filed as follows:
 NONE

| | |
|--|-------------------|
| Total to be paid to prior chapter administrative expenses: | <u>\$0.00</u> |
| Remaining balance: | <u>\$2,590.70</u> |

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

| | |
|--------------------------------------|-------------------|
| Total to be paid to priority claims: | <u>\$0.00</u> |
| Remaining balance: | <u>\$2,590.70</u> |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$15,370.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amt. of Claim | Interim Payments to Date | Proposed Amount |
|-----------|---|--------------------------|--------------------------------|--------------------|
| 1 | Wells Fargo Card Services | \$851.55 | \$0.00 | \$143.53 |
| 2 | Horizon One FCU | \$1,479.71 | \$0.00 | \$249.40 |
| 3 | CitiFinancial | \$7,661.02 | \$0.00 | \$1,291.25 |
| 4 | Capital Recovery V, LLC | \$246.89 | \$0.00 | \$41.61 |
| 5 | Capital Recovery V, LLC | \$247.88 | \$0.00 | \$41.78 |
| 6 | Capital Recovery V, LLC | \$906.60 | \$0.00 | \$152.81 |
| 7 | Capital Recovery V, LLC | \$1,100.19 | \$0.00 | \$185.44 |
| 8 | eCAST Settlement Corporation | \$1,058.34 | \$0.00 | \$178.38 |
| 9 | eCAST Settlement Corporation assignee of Chase | \$1,818.48 | \$0.00 | \$306.50 |

Total to be paid to timely general unsecured claims: \$2,590.70
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

| | |
|---|---------------|
| Total to be paid for subordinated claims: | <u>\$0.00</u> |
| Remaining balance: | <u>\$0.00</u> |